

**Exhibit O to Horst Declaration**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re: Case No. 11-61311-SLJ

Michael Boyd and Patricia Paramoure / SIXTH AMENDED  
Debtor(s) CHAPTER 13 PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee, and the Debtor(s) will pay to the Trustee the sum of \$100 for months 1 through 24; \$3,100 each month. Initial attorneys fees are requested in the amount of \$0.00.  
\_\_\_\_ Debtor(s) elect a voluntary wage order

2. From the payments received, the Trustee will make disbursements as follows:  
(a) On allowed claims for expenses of administration required by 11 U.S.C. § 507(a)(2) in deferred payments.  
(b) On allowed secured claims, which shall be treated and valued as follows:

Name	Value of Collateral	Estimated Mortgage/ Lease Arrears	Adequate Protection Payments (If specified)	Interest Rate(If specified)
*GMAC Mortgage, LLC (investment)	\$525,000.00	\$30,762.10	\$0.00	0%
**GMAC Mortgage, LLC (primary)	\$500,000.00	\$75,137.02	\$0.00	0%

[The valuations shown above will be binding unless a timely objection to confirmation is filed. Secured claims will be allowed for the value of the collateral or the amount of the claim, whichever is less, and will be paid the adequate protection payments and the interest rates shown above. If an interest rate is not specified, 7% per annum will be paid. The remainder of the amount owing, if any, will be allowed as a general unsecured claim paid under the provisions of ¶ 2(d).]

(c) On allowed priority unsecured claims in the order prescribed by 11 U.S.C. § 507.  
(d) On allowed general unsecured claims as follows:  
XX at a rate of 100 cents on the dollar. The estimated term of the plan is 60 months. (Percentage Plan).  
\_\_\_\_ the sum of \_\_\_\_ payable over \_\_\_\_ months, distributed pro rata, in amounts determined after allowed administrative, secured and priority unsecured claims are paid. The plan payments will continue at the highest monthly payment provided in ¶ 1 as necessary to pay all allowed administrative, secured and priority unsecured claims. (Pot Plan)

3. The debtor(s) elect to reject the following executory contracts of leases and surrender to the named creditor(s) the personal or real property that serves as collateral for a claim. The debtor(s)

waive the protections of the automatic stay and consent to allow the named creditor(s) to obtain possession and dispose of the following identified property or collateral without further order of the court. Any allowed unsecured claim for damages resulting from the rejection will be paid under paragraph 2(d).

4. The Debtor(s) will pay directly the following fully secured creditors and lessors or creditors holding long-term debt:

Name	Monthly Payment	Name	Monthly Payment
Kinecta Federal Credit Union	\$308.32	*GMAC Mortgage, LLC (investment)	\$2,399.14
**GMAC Mortgage, LLC (primary)	\$2,148.57		

5. The date this case was filed will be the effective date of the plan as well as the date when interest ceases accruing on unsecured claims against the estate.

6. The Debtor(s) elect to have property of the estate:

       reves in the debtor(s) at such time as a discharge is granted or the case is dismissed.  
XX reves in the debtor(s) upon plan confirmation. Once property reves, the Debtor(s) may sell or refinance real or personal property without further order of the court, upon approval of the Chapter 13 Trustee.

7. Additional Provisions:

Debtors propose to pay federal judgment interest of .11% to unsecured creditors.

\* GMAC Mortgage, LLC (investment): This is the loan secured by the investment property located at 1090-1092 Lakebird Drive in Sunnyvale, California. The Loan Number is -5915. The amount of being paid to the mortgage lender is subject is pursuant to the contract.

\*\*GMAC Mortgage, LLC (primary): This is the loan secured by the primary residence located at 5439 Soquel Avenue in Soquel, California. The Loan Number is -1412. The amount of being paid to the mortgage lender is subject is pursuant to the contract.

Dated: 1/13/2014

/s/ Patricia Paramoure  
Debtor

Dated: 1/13/2014

/s/ Michael Boyd  
Debtor

I, the undersigned, am the attorney for the above-named debtor(s) and hereby certify that the foregoing chapter 13 plan is a verbatim replica of pre-approved chapter 13 plan promulgated pursuant to B.L.R. 1007-1 for use in the San Jose Division.

Dated: 1/13/2014

/s/ Anita L. Steburg  
Attorney for Debtor(s)

Rev. 04/06 (This certification must be signed for any Model Chapter 13 Plan generated by WordPerfect, Word, or other word processing program.)

1 ANITA STEBURG (SBN: 245933)  
2 STEBURG LAW FIRM  
3 1798 Technology Drive, Suite 258  
4 San Jose, CA 95110  
5 Tel.: (408) 573-1122  
6 Fax: (408) 573-1126

7 Attorney for Debtors  
8 MICHAEL BOYD AND PATRICIA PARAMOURE  
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15 UNITED STATES BANKRUPTCY COURT  
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17 NORTHERN DISTRICT OF CALIFORNIA (SAN FRANCISCO)

18 In re:  
19 Michael Boyd and Patricia Paramoure,  
20  
21 Debtors.

22 CHAPTER 13  
23 Bankruptcy Case No. 11-61311 SLJ  
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**CERTIFICATE OF SERVICE**

1 I, Anita Steburg, the undersigned, do hereby declare under penalty of perjury that the  
2 following statements are true and correct:

3 1. I am a citizen of the United States and employed in the City of San Jose, County of  
4 Santa Clara. I am over 18 years of age and am not a party to the within entitled action.  
5 My business address is 1798 Technology Drive, Suite 258, San Jose, CA 95110. I am  
6 familiar with the practices for collection and processing of correspondences for mailing  
7 with the U.S. Postal Service.  
8  
9 2. On the date set forth below, I caused the following documents to be served:  
10  
11 a. Sixth Amended Chapter 13 Plan;

12 On the party or parties named below by following the ordinary business practices, placing a  
13 true and correct copy thereof enclosed in a sealed envelope, for collection and mailing with the  
14 United States Postal Service where it would be deposited for the first class delivery, postage  
15 thereon fully prepaid, in the United States Postal Service that same day in the ordinary course  
16 of business, addresses as follows:  
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1 SEE ATTACHED LIST  
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3 Dated: January 21, 2014

4 STEBURG LAW FIRM, P.C.  
5

6 /s/ Anita L. Steburg  
7 Anita L. Steburg  
8 Attorney for Debtor  
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Label Matrix for local noticing

0971-5

Case 11-61311

Northern District of California

San Jose

Thu Dec 5 13:58:20 PST 2013

U.S. Bankruptcy Court

280 South First Street

Room 3035

San Jose, CA 95113-3099

Deutsche Bank National Trust Company, solely

Routh Crabtree Olsen, PS

1241 East Dyer Road, Ste. 250

Santa Ana, CA 92705-5611

American Arbitration Association

1633 Broadway, 10th. Floor

New York, NY 10019-6772

GMAC Mortgage, LLC

Routh Crabtree Olsen, PS

1241 E. Dyer Rd.

Suite 250

Santa Ana, CA 92705-5611

ChexSystems

Attn: Consumer Relations

7805 Hudson Road, Suite 100

Woodbury, MN 55125-1703

Deutsche Bank National Trust Company

c/o Parada K. Ornelas

1241 East Dyer Road, Ste. 250

Santa Ana, CA 92705-5611

Deutsche Bank National Trust Company

c/o Stacy Dominguez

1241 East Dyer Road, Ste. 250

Santa Ana, CA 92705-5611

Equifax Credit Information Services, Inc

P.O. Box 740241

Atlanta, GA 30374-0241

Experian

P.O. Box 2002

Allen, TX 75013-2002

Franchise Tax Board

Bankruptcy Unit

P.O. Box 2952

Sacramento, CA 95812-2952

GMAC Mortgage LLC

6716 Grade Lane Building 9, Suite 910

Louisville, KY 40213-3439

GMAC Mortgage, LLC

1100 Virginia Drive

Fort Washington, PA 19034-3204

GMAC Mortgage, LLC

Attn: Bankruptcy Department

1100 Virginia Drive

Ft Washington, PA 19034-3204

GMAC Mortgage, LLC

c/o Jonathan J Damen

1241 E. Dyer Road Suite 250

Santa Ana, CA 92705-5611

(p)INTERNAL REVENUE SERVICE

CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

JAMS

1920 Main Street, Suite 300

Irvine, CA 92614-7279

Jonathan J. Damen, ESQ #251869

Routh Crabtree Olsen, PS

1241 E. Dyer Road, Suite 250

Santa Ana, CA 92705-5611

Kinecta Federal Credit Union

Card Department

PO Box 3038

Evansville, IN 47730-3038

Kinecta Federal Credit Union

PO Box 10003

Manhattan Beach, CA 90267-7503

NCO Financial

P.O. Box 4903

Trenton, NJ 08650-4903

NCO Financial Systems, Inc.

507 Prudential Road

Horsham, PA 19044-2368

National Arbitration Forum

P.O. Box 50191

Minneapolis, MN 55405-0191

Office of the U.S. Trustee / SJ

U.S. Federal Bldg.

280 S 1st St. #268

San Jose, CA 95113-3004

Recovery Management Systems Corporation

25 S.E. Avenue, Suite 1120

Miami, FL 33131

TeleCheck Services, Inc.

5251 Westheimer

Houston, TX 77056-5415

TransUnion Consumer Solutions

P.O. Box 2000

Chester, PA 19016-2000

Anita Steburg

Steburg Law Firm

1798 Technology Drive #258

San Jose, CA 95110-1353

Devin Derham-Burk

P.O. Box 50013

San Jose, CA 95150-0013

Michael Edward Boyd

5439 Soquel Drive

Soquel, CA 95073-2659

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service (d)Internal Revenue Service  
Insolvency Group 2 P.O. Box 21126  
880 Front Street Philadelphia, PA 19114  
San Diego, CA 92101-8869

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)GMAC Mortgage, LLC	(d)GMAC Mortgage LLC	(u)WYNDHAM RESORT DEVELOPMENT
Routh Crabtree Olsen, PS	6716 Grade Lane, Building 9, Suite 910	10750 W. CHARLESTON BLVD., STE 130
1241 E. Dyer Road Suite 250	Louisville, KY 40213-3439	LAS VEGAS, NV-89135
Santa Ana, CA 92705-5611		

End of Label Matrix	
Mailable recipients	30
Bypassed recipients	3
Total	33